

Beaver County Office on Aging

News You Can Use

- This month we observe: New Year's Day, January 1; Martin Lutheran King Jr. Day, January 21.
- Remember, there will be no Senior Day at the Mall in January. See you for the next event from 10 a.m. to noon February 13, 2019, inside Center at the Mall at the Beaver Valley Mall.
- Social Security and Supplemental Security Income (SSI) beneficiaries will receive a 2.8 percent Cost of Living Adjustment for 2019.
- If you are purchasing some discounted wrapping paper after the Christmas holiday season, consider donating some to the Beaver County Office on Aging (BCOA) Surprises for Shut-ins program which will provide a bag of gifts and a friendly visit to isolated older adults later this year. Also, BCOA has some people who enjoy knitting and crocheting blankets for our program, and they request donations of yarn. You can bring wrapping paper or yarn donations to the Office on Aging, located in the Beaver County Human Services Building, 1020 8th Ave., Beaver Falls, from 8 a.m. to 4:30 p.m. weekdays.

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Here's a quick an easy side dish to complement your meals in the new year.

Spanish Rice

- 1 can vegetable broth-14.5 oz.
- 1 can stewed tomatoes-14.5 oz.
- 1 cup uncooked long grain rice
- 1 tsp. olive oil
- 1 tsp. chili powder
- ¼ tsp. dried oregano
- ¼ tsp. garlic salt

In a large saucepan, combine all ingredients. Bring to a boil. Reduce heat; cover and simmer 20-25 minutes until rice is tender and liquid absorbed.

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PACENET Income Limits Increase

The income limits for the Pennsylvania Pharmaceutical Assistance Contract for the Elderly Needs Enhancement Tier (PACENET), which offers low-cost prescription medication to qualified residents, have been increased for the first time in 15 years.

Act 87 of 2018, signed by Gov. Tom Wolf, provides a \$4000 increase for single and married applicants. Total income for a single person is between \$14,500 and \$27,500; and total combined income for a married couple can be between \$17,700 and \$35,500.

Those eligible may apply now. You must be age 65 or older and a Pennsylvania resident for 90 days prior to the date of the application. You cannot be enrolled in the Pennsylvania Department of Human Services Medicaid prescription benefit. Income qualification is based on prior year's income and includes taxable and non-taxable sources. Assets and resources are not counted as income.

You may apply online at: <https://pacecares.magellanhealth.com>. If you need a paper application, have questions or need assistance completing an application, call the Beaver County Office on Aging Apprise counselors at 724-847-2262 (local calls) or 888-548-2262 (long distance).

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Save Important Financial Documents Arriving in the Mail This Month

By Angela Gentile, Planning Unit Program Monitor
Beaver County Office on Aging

Many important papers will arrive in your mailbox during in January. They will be documents including W2's and 1099 forms listing the income you received during 2018 from sources such Social Security, Railroad Retirement, pensions, annuities, wages, interest, dividends, among many other things.

You will need to refer to these documents to fill out applications or renewals for programs such as PACE/PACENET prescription programs, property tax/rent rebate, reduced vehicle registration, energy assistance, food stamps, among others. During the course of the year, you may need to apply for aging services or veteran's benefits, and again, you are going to need to have copies of these documents to submit to determine your eligibility. Some of you may need to file a state or federal income tax return, and these documents enable your tax preparer to file an accurate return.

When these documents arrive, it is best to keep them together. An easy way is to place all the documents in a big envelop and mark it 2018 income documents. Then, keep in a safe place and in a location where you will remember where to retrieve them if needed throughout the year. This will prevent you from misplacing items and then having to make a lot of calls to get the information and wait until it arrives in the mail. If you file for a property tax rebate, make sure you can locate your 2018 paid county, school and municipal taxes when it is time to submit the application.

As you get older, consider telling your family or power of attorney (POA) the location of your important documents. If your health changes, and you are unable to apply for benefits on your own, your family or POA can assist you.

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Surprises for Shut-ins Wrap Up

- The 32nd annual Surprises for Shut-ins program of the Beaver County Office on Aging (BCOA) provided a bag of gifts and a friendly visit to 487 older adults during December 2018.
- We provided gift bags to 314 consumers of BCOA services and 173 low-income personal care home residents.
- Gifts and financial contributions were donated by many individuals and organizations.
- BCOA thanks the 67 individuals who provided 321.5 volunteer hours to help us complete the program with shopping, wrapping gifts, loading gift bags and delivering gifts.
- The grand total of older adults serviced by this program since its inception in 1987 is 11,158.
- Thank you for helping us brighten the holiday of the isolated elderly.

Ombudsman Volunteers Recognized



The Beaver County Office on Aging recently thanked its Ombudsman volunteers Jean Dobay, Sue Kirkwood, John Myers, Sylvia Myer, Rick Wasko and Joan Gerace for their dedication in advocating for residents who reside in Beaver County nursing homes and personal care homes. Together, these volunteers have devoted nearly 200 hours to promote resident rights to staff and residents and to support dignity and respect in long-term living settings. If you are interested in joining the team to advocate for residents, contact Tesi Dye, Ombudsman Supervisor, at 724-847-2262. Staff and volunteer Ombudsmen pictured are, first row from left, Tesi Dye, Joan Gerace, Sylvia Myers and Jean Dobay. Second row from left are, Leslie Lotito, Sue Kirkwood, John Myers, Rick Wasko, Dawna Bott and Joline Pawlack.

Having Buyer's Remorse? The Medicare Advantage Open Enrollment Period Gives You Options

Do you have second thoughts about your Medicare Advantage plan? Most people change plans for five reasons:

- Your plan is dropping one of your important medications next year.
- Your plan is dropping your doctor from its network.
- Your plan has a drastic increase in premiums.
- Your plan has higher than expected out-of-pocket costs.
- Your plan has poor customer service

What's the new Medicare Advantage Open Enrollment Period?

Beginning in 2019, a new Medicare Advantage Open Enrollment Period (MA-OEP) will run from January 1-March 31 every year. If you're enrolled in a Medicare Advantage plan, you'll have a one-time opportunity to:

- Switch to a different Medicare Advantage plan
- Drop your Medicare Advantage plan and return to Original Medicare, Part A and Part B
- Sign up for a stand-alone Medicare Part D Prescription Drug Plan (if you return to Original Medicare).

The Medicare Advantage OEP replaces the Medicare Advantage Disenrollment Period (MADP), which previously left beneficiaries with the only option to disenroll from their Medicare Advantage plan and return to Original Medicare. The MADP also ran for a shorter time period (January 1 -February 14) each year.

Here are some other points to remember about the Medicare Advantage OEP.

1. The Medicare Advantage OEP does **not** replace the fall Annual Election Period (AEP) The AEP will continue to run from October 15 – December 7 every year.
2. The Medicare Advantage OEP is **only** for those enrolled in a Medicare Advantage plan as of January 1 **AND** for new Medicare beneficiaries enrolled in a Medicare Advantage plan during their Initial Coverage Election Period (ICEP).
3. The Medicare Advantage OEP is **not** available to beneficiaries with Original Medicare.
4. The effective date for a Medicare Advantage OEP election is the first of the month following receipt of the enrollment request. If a beneficiary is enrolled in a Medicare Advantage plan during their ICEP election, they have an Open Enrollment Period for the next 90 days.
5. The Medicare Advantage OEP does **not** prevent medical underwriting on new Medigap policies should you decide to return to Original Medicare.
6. If you are satisfied with your Medicare Advantage plan you don't need to do anything.
7. Guard your Medicare card from marketing and enrollment scams.
8. Beginning in 2019, Extra Help recipients will only be permitted to change their Medicare Advantage or Part D plans once per quarter. The quarters are January - March, April -June, and July -September. Changes will not be allowed during the last quarter of the calendar year (October- December) unless eligible for a Special Enrollment Period.

9. To enroll (or disenroll) during the Medicare Advantage OEP, call 1-800-MEDICARE (1-800-633-4227) TTY users should call 1-877-486-2048. You may also contact the Medicare Advantage plan directly.
10. Contact the Beaver County Office on Aging APPRISE program at (724) 847-2262) for further assistance.

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How to reach the Beaver County Office on Aging:

Address: 1020 8th Ave., Beaver Falls, PA 15010

Phone: 724-847-2262 (local calls); 888-548-2262 (long distance)

Fax: 724-847-3490

TDD: 724-728-5700

Email: aging @bcoa.us

Website: www.beavercountypa.gov/Depts/OOA